

# HIP 2.0 >>>

HIP 2.0 builds upon the framework and success of the Healthy Indiana Plan by establishing an even more robust health coverage model to replace traditional Medicaid for all non-disabled adults ages 19-64. HIP 2.0 provides low-income Hoosiers with three pathways to coverage grounded in personal responsibility and consumer behavior. All HIP 2.0 plans include a Personal Wellness and Responsibility (POWER) account which functions like a Health Savings Account (HSA) to help pay for deductible expenses.



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## Employer Benefit Link

- Provides financial support to members who wish to access employer-sponsored insurance options
- Empowers Hoosiers with greater choices and increased access to providers while also encouraging use of existing private insurance options
- Eligible individuals can choose the employer-sponsored plan that works best for them
- Allows HIP-eligible individuals to choose to either enroll in HIP Plus or receive a defined contribution POWER account funded by the State
- Defined POWER account contribution can be used for all cost-sharing including premiums, co-pays or deductibles
- Enrollment is optional



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## Plus

- Consumer-driven Medicaid alternative for Hoosiers with incomes below 138% of federal poverty level
- Available to all members who successfully make their monthly POWER account contributions
- Members and the State of Indiana jointly fund a \$2,500 POWER account, to which members contribute based on a sliding income scale
- Required POWER account contributions range from \$3 - \$25 per month
- No other required cost-sharing
- Offers enhanced benefits, including vision and dental services
- Includes comprehensive prescription drug benefit
- Covers maternity services with no cost-sharing for duration of pregnancy



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## Basic

- Default plan for Hoosiers below 100% of federal poverty level who do not make required POWER account contributions
- Requires co-payments for all services, which may exceed the cost of monthly POWER account contributions under HIP Plus
- HIP Basic plan members will use an entirely State-funded POWER account to cover their \$2,500 annual deductible
- Reduced benefit package
- More limited prescription drug benefit
- Preserves incentives for members to be cost-conscious and to receive recommended preventive care services
- Covers maternity services with no cost-sharing for duration of pregnancy

## GATEWAY TO WORK:

All individuals who complete the application for HIP coverage will be connected to job training and job search programs offered by the State of Indiana.